

WHAT IS CLAIMED IS:

1. A method for providing a fixed quantity of pre-paid telephone time from a device comprising an automated teller machine (ATM) or a point-of-sale (POS) terminal having a display screen and printing capability, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modifications to said device or additional communication links to a telephone service provider, comprising the steps of:

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- a) making available to said device a plurality of pre-assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of pre-paid time;
 - b) querying said patron of said device as to whether the patron wishes to purchase telephone time;
 - c) in response to input from said patron desiring to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;
 - d) in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient

funds to purchase said quantity of telephone time, and debiting said bank account for said quantity of time;

5 e) in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time;

10 f) upon satisfaction of d) or e) above, selecting one of said plurality of second PIN numbers; and

g) printing said selected second PIN number and providing it to such patron via an account statement printer used in association with said device.

15 2. The method for providing a fixed quantity of pre-paid telephone time from a device as claimed in claim 1, wherein said device is a POS terminal having a pre-existing communication capability with a financial institution and having an associated printer, said step of making said second PIN numbers available to said device wherein said device is a POS terminal comprising storing said second PIN numbers on a database which is capable of being accessed by said POS terminal.

20 3. The method for providing a quantity of pre-paid telephone time from a POS terminal as claimed in claim 2, said plurality of second PIN numbers comprising a plurality of groups of second PIN numbers, each second PIN number in a

respective group of said groups of second PIN numbers permitting telephone service for a pre-determined quantity of time, each second PIN number within a respective group providing a different quantity of pre-paid telephone time than second PIN numbers within another group, further comprising the steps of :

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querying said patron in step b) as to what quantity of a number of pre-defined quantities of telephone time such patron wishes to purchase; and

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in response to input from said patron as to the particular quantity of telephone time desired to be purchased, selecting a second PIN number from a respective group of second PIN numbers which provides telephone time corresponding to the particular quantity of pre-defined quantities of telephone time selected by said patron.

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4. The method for providing a quantity of pre-paid telephone time from a POS terminal as claimed in claim 3, wherein said plurality of second PIN numbers are ordered from and provided by said telephone service provider.

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5. The method for providing a quantity of pre-paid telephone time from a POS terminal as claimed in claim 4;

said step of ordering a plurality of PIN numbers from said telephone service provider comprising ordering a number of groups of second PIN numbers, the number of groups of second PIN numbers being equal to said number of pre-defined quantities of telephone time.

6. The method for providing a quantity of pre-paid telephone time from a POS terminal as claimed in claim 5, further comprising, after or at the same time as step
5 a), querying the patron of said POS terminal as to whether the patron wishes to purchase telephone time from a selected list of telephone service providers.

7. A method for providing a quantity of pre-paid telephone time from a POS terminal in communication with an electronic clearing house, to patrons of said POS terminal, comprising in combination:
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a) ordering a pre-determined amount of telephone time from a plurality of telephone service providers, and further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said
15 second PIN numbers when provided to a patron of such POS terminal and subsequently supplied by the patron to the telephone service provider adapted to allow telephone service for said patron for a pre-determined quantity of time, each of said second PIN numbers having associated therewith a pre-determined quantity of time for which telephone service
20 will be enabled, said pre-determined quantity of time associated with second PIN numbers within one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;

- b) querying a patron of such POS terminal, who accesses the POS terminal by providing the POS terminal with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;
- 5 c) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;
- d) providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;
- 10 e) in response to input from said patron as to the quantity of time selected, querying said patron as to whether the patron desires to charge the patron's credit card or debit the patron's bank account;
- 15 f) in the event that the patron desires to charge the patron's bank account, verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such account;
- 20 g) in the event the patron desires to charge the patron's credit card, verifying that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card ;

h) upon satisfaction of f) or g) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers, said selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time; and

i) providing said selected second PIN number to such patron.

8. The method as claimed in claim 7, said step of providing said second PIN number to such patron comprising printing said selected second PIN number on the POS terminal's existing account statement printer, and thereafter providing it to said patron.

9. The method as claimed in claim 8, said step of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through an electronic clearing house communicating with said POS terminal.

10. The method as claimed in claim 9, said step of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said POS terminal..

11. A method for crediting, via a POS terminal, a quantity of pre-determined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision of a second personal identification number(PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, which comprises in combination:

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- 10 a) querying a patron of a POS terminal, who accesses said terminal through provision to the terminal of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time;
 - 15 b) in response to input from said patron as to said quantity of time desired to be purchased, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;
 - 20 c) in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and debiting said bank account for said quantity of time;

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- d) in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time;
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- e) upon satisfaction of c) or d) above, selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time;
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- f) providing said selected second PIN number to such patron;
- g) receiving said second PIN number from said patron;
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- h) correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and
- i) crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

12. The method as claimed in claim 11, said step of providing said selected PIN number to said patron comprising printing said selected second PIN number on said POS terminal's existing account statement printer and thereafter providing it to said patron.

5 13. The method as claimed in claim 11, wherein

said wireless telephone possesses a specific frequency and identification code;

10 said second PIN number is received from said patron upon receipt of a telephone call from said patron on said wireless telephone; and

said pre-assigned telephone number is correlated to said account of said patron when said telephone call is received from said patron.

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14. The method as claimed in claim 13, said telephone number of said wireless telephone ascertained by said telephone service provider at the time said patron communicates said second PIN number to said service provider, said service provider thereafter matching said telephone number with said account and subsequently crediting
20 said account with said predetermined quantity of telephone time.

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